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interesting chapters of the book is that in which the author discusses the subject of "moral deviates." The book closes with the chapter upon the sociological relations of the clinic. It is of vital interest to public school people who are abreast of the time and who consider it a part of their duty to strengthen the weak and to give proper assistance at the right moment to unfortunate children. It is another valuable addition to the technical library of the child welfare worker and is a handbook for use in the psychological clinics now being organized in various universities, normal schools and social centers.

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Whitewater, Wis.

KNIFFIN, WILLIAM H., JR. *The Savings Bank and Its Practical Work*. Pp. vi, 551. Price \$5.00. New York: The Bankers' Publishing Company.

As indicated by the title this study of the savings bank is a practical one. After a brief account of the savings bank movement both abroad and in the United States and a discussion of the nature, functions and value of such banks, the author surveys the situation in the United States at the present time. He finds that most of the mutual institutions are in the East and North. There are only ten west of the Mississippi River, nine of which are in Minnesota and one in California. None is to be found south of West Virginia. The reasons are found to be the commercial motives that prompted the settlement of the South and West and the preponderance of agriculture which affords few idle funds for investment. There are, of course, many stock savings banks in all parts of the country.

The remainder of the volume describes organization and practical work. The New York law is declared to be the model and the description follows its requirements with frequent references to the laws and the practice in other states which differ from New York. The duties of the trustees and the various officers, the by-laws, the method of making deposits and withdrawals are treated in successive chapters. Devices used in different banks are compared and various swindling methods are described. The uses of the new card and loose leaf systems of keeping records are discussed. The old style ledger is condemned and the common argument against loose leaves and cards that they are not legal evidence in court proceedings is answered by the assertion that the courts have ruled that it is the original entry that counts. Hence, says the author, the ledger has no better chance than cards, since the ledger is usually not a book of original entries.

The entire business of the savings bank is clearly and adequately discussed. Illustrations are numerous and varied and a large number of forms and records are inserted. In addition the book is well arranged and attractively bound and printed. It is, so far as the reviewer knows, the only satisfactory recent treatment of the subject and it is certainly done in a most capable manner.

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